

ABSTRACT

5 A method and system for approval by a verification
computer of an online transaction between a user computer and
a merchant computer over the Internet. The user computer
transmits a transaction request to the merchant computer,
which may include a product to be purchased and the payment
amount. The merchant computer transmits to the verification
10 computer a verification request including a first data string
associated with the payment card (such as a debit card account
number or a portion thereof) and the payment amount. The
verification request is stored at the verification computer
with a transaction identifier and a verification data string,
which are also transmitted to the merchant computer. The
5 merchant computer stores the verification data string as an
expected verification data string and the transaction
identifier, transmits the transaction identifier to the user
computer, and the user computer transmits the transaction
identifier to the verification computer. This may be
20 accomplished by the merchant computer redirecting the web
browser of the user computer to the verification computer.
The user computer also transmits a second data string
associated with the payment card (such as the PIN for the
debit card) after being requested by the verification
25 computer. The verification computer uses the transaction
identifier received via the user computer to retrieve the
verification request previously stored with that received
transaction identifier, and then it performs a verification
30 step by using the first data string associated with the
payment card retrieved from storage and the second data string
associated with the payment card received from the user
computer to verify if the transaction should be approved, e.g.

by determining if an account associated with the payment card is sufficient to cover the payment amount in the verification request. The verification computer will, upon successful verification that the transaction should be approved, transmit a verification approval message to the user computer, which includes the transaction identifier and the verification data string associated therewith as a confirmation verification data string, and the user computer transmits the verification approval message to the merchant computer. This may also be accomplished by the verification computer redirecting the web browser of the user computer to the merchant computer with the appropriate data. The merchant computer uses the transaction identifier in the verification approval message to retrieve an expected verification data string it had previously stored. The merchant computer then compares the expected verification data string with the confirmation verification data string from the verification approval message and indicates that the transaction has been approved if the comparison is positive.